

Information to identify the case:			
Debtor 1:	<u>Lance F. Welch</u>		Social Security number or ITIN: xxx-xx-6894
	First Name	Middle Name	Last Name
Debtor 2:	<u>Helena M. Welch</u>		Social Security number or ITIN: xxx-xx-7342
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Virginia		Date case filed for chapter: 13 3/24/25
Case number:	25-10601-KHK		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lance F. Welch	Helena M. Welch
2. All other names used in the last 8 years		
3. Address	21259 Dubois Ct Ashburn, VA 20147	21259 Dubois Ct Ashburn, VA 20147
4. Debtor's attorney Name and address	Jeffery T. Martin Jr. Martin Law Group, P.C. 8065 Leesburg Pike Ste 750 Vienna, VA 22182	Contact phone 703-223-1822 Email: jeff@martinlawgroup.com
5. Bankruptcy trustee Name and address	Thomas P. Gorman Thomas P. Gorman, Chapter 13 Trustee 1414 Prince St. Ste. 202 Alexandria, VA 22314	Contact phone 703-836-2226 Email: ch13alex@gmail.com

For more information, see page 2 >

Debtor **Lance F. Welch** and **Helena M. Welch**

Case number **25-10601-KHK**

6. Bankruptcy clerk's office		For the Court:
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.	Clerk of the Bankruptcy Court: Charri S Stewart Date: March 25, 2025
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Contact phone 703-258-1200	
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 22, 2025 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional meeting information go to: www.justice.gov/ust/moc	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 945 047 9361, and Passcode 1545657015, or call 1(571) 491-4581
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: June 23, 2025 Filing deadline: June 2, 2025 Filing deadline: September 22, 2025
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors

Debtor **Lance F. Welch** and **Helena M. Welch**

Case number **25-10601-KHK**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>June 12, 2025 at 01:30 PM,</p> <p>Location: Judge Kindred's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 South Washington St., Courtroom III, Alexandria, VA 22314</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, to attend meeting of creditors, or for failure to timely file a Chapter 13 plan. (Local Bankruptcy Rules 1007-1, 1007-3, 2003-1, and 3015-2.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Manner of Payment of Fees	<p>Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.</p>
16. Filing Claims	<p>Effective November 1, 2022, the Court's Electronic Proof of Claim (ePOC) application may be used by a claimant or claimant's agent to file a Proof of Claim electronically via the Court's internet web home page, www.vaeb.uscourts.gov. No ECF registrant login or password is required to file a proof of claim in this manner.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcyntices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

In re:
Lance F. Welch
Helena M. Welch
Debtors

Case No. 25-10601-KHK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Mar 25, 2025

User: LilianPal
Form ID: 309I

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Lance F. Welch, Helena M. Welch, 21259 Dubois Ct, Ashburn, VA 20147-4903
16670752	+ Edens Limited Partnership, 1221 Main St Suite 1000, Columbia, SC 29201-3255
16670754	+ Forever4u, Inc., 625 Potomac Station Drive, Leesburg, VA 20176-1818

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jeff@martinlawgroup.com	Mar 26 2025 01:03:00	Jeffery T. Martin, Jr., Martin Law Group, P.C., 8065 Leesburg Pike, Ste 750, Vienna, VA 22182
tr	+ Email/Text: ch13alex@gmail.com	Mar 26 2025 01:05:00	Thomas P. Gorman, Thomas P. Gorman, Chapter 13 Trustee, 1414 Prince St., Ste. 202, Alexandria, VA 22314-2853
16670746	+ Email/Text: bncnotifications@phea.org	Mar 26 2025 01:04:00	AES Student Loans, PO Box 61047, Harrisburg, PA 17106-1047
16670747	+ EDI: GMACFS.COM	Mar 26 2025 04:46:00	Ally Bank, PO Box 380902, Bloomington, MN 55438-0902
16670748	+ Email/PDF: bncnotices@becket-lee.com	Mar 26 2025 01:18:24	American Express, P.O. Box 96001, Los Angeles, CA 90096-8000
16670749	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 26 2025 01:04:00	Apple Credit Card - GS Bank, GS Bank USA Salt Lake City Branch, Lock Box 6112 PO Box 7247, Philadelphia, PA 19170-0001
16670750	+ EDI: BANKAMER2	Mar 26 2025 04:46:00	Bank of America, 100 North Tryon St, Charlotte, NC 28255-0001
16670751	EDI: DISCOVER	Mar 26 2025 04:46:00	Discover Financial, P.O. Box 30943, Salt Lake City, UT 84130
16670753	+ Email/Text: bankruptcy@flagshipcredit.com	Mar 26 2025 01:05:00	Flagship Credit, PO Box 3807, Coppell, TX 75019-5877
16670755	+ Email/Text: bankruptcy@huntington.com	Mar 26 2025 01:05:00	Huntington Bank, P.O. Box 341470, Columbus, OH 43234-1470
16670756	EDI: IRS.COM	Mar 26 2025 04:46:00	IRS, Philadelphia, PA 19255
16670757	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 26 2025 01:05:00	Key Bank, P.O. Box 89446, Cleveland, OH 44101-6446
16670758	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2025 01:04:00	Lakeview, PO Box 60516, City of Industry, CA 91716-0516
16670759	^ MEBN	Mar 26 2025 00:58:06	OneMain Financial, P.O. Box 278, Wilmington, OH 45177-0278

District/off: 0422-9

User: LilianPal

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Date Rcvd: Mar 25, 2025

Form ID: 309I

Total Noticed: 17

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
Jeffery T. Martin, Jr.	on behalf of Debtor Lance F. Welch jeff@martinlawgroup.com martin.jefferyt.b119228@notify.bestcase.com;brittany@martinlawgroup.com;jeff@martinlawgroupva.com;Diana@martinlawgroup.com
Jeffery T. Martin, Jr.	on behalf of Joint Debtor Helena M. Welch jeff@martinlawgroup.com martin.jefferyt.b119228@notify.bestcase.com;brittany@martinlawgroup.com;jeff@martinlawgroupva.com;Diana@martinlawgroup.com
Matthew W. Cheney	ustpreion04.ax.ecf@usdoj.gov
Thomas P. Gorman	ch13alex@gmail.com tgorman26@gmail.com

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